

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claims 1.-20. (canceled).

Claim 21. (currently amended) A method comprising:

receiving information at a host server computer ~~one or more digital computers~~
about a first pre-existing offline reward program created by a first merchant, wherein the first
pre-existing offline reward program provides for a first reward when a first product is purchased
at the first merchant;

receiving information at the host server computer ~~one or more digital computers~~
about a second pre-existing offline reward program created by a second merchant, wherein the
second pre-existing offline reward program provides a second reward when a second product is
purchased at the second merchant; and

using the host server computer ~~one or more digital computers~~, providing for a
combination reward program that is linked to the first pre-existing offline reward program and
the second pre-existing offline reward program and that provides a combination reward that is
based on the purchase of at least the first product and the second product, wherein the
combination reward program is provided by a reward sponsor ~~host organization~~, wherein the first
merchant is different than the second merchant, and wherein the combination reward is given to
a consumer if the consumer uses a portable consumer device to purchase the first product at the
first merchant at a first location and to purchase the second product at the second merchant at a
second location, and wherein the first pre-existing offline reward program is capable of running
without being in contact with the host server computer, and wherein the second pre-existing
offline reward program is capable of running without being in contact with the host server
computer.

Claim 22. (previously presented) The method of claim 21 further comprising:
providing the combination reward to the consumer at the first merchant at the first location, wherein the combination reward can be used at the second merchant at the second location.

Claim 23. (previously presented) The method of claim 22 wherein the portable consumer device is a smart card and wherein the combination reward is in the form of a coupon.

Claim 24. (previously presented) The method of claim 21 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 25. (currently amended) The method of claim 21 wherein the combination reward program is created by the reward sponsor ~~host organization~~ that is affiliated with the first merchant and the second merchant.

Claim 26. (previously presented) The method of claim 21 wherein the combination reward program reduces or eliminates the combination reward, if a third product that is different than the first product and the second product, is purchased.

Claim 27. (previously presented) The method of claim 21 wherein the combination reward gives the consumer access to a special program earlier than another consumer that has not purchased the first product and the second product.

Claim 28. (currently amended) The method of claim 21 ~~wherein the one or more digital computers comprises a server computer, and~~ wherein the method further comprises:
sending code for the combination reward program to a first access device operated by the first merchant and a second access device operated by the second merchant.

Claim 29. (previously presented) The method of claim 21 wherein the first product and the second product are made by the same manufacturer.

Claim 30. (previously presented) The method of claim 21 wherein the portable consumer device is a smartcard that conforms to ISO standard 7816, wherein the smartcard includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 31. (previously presented) The method of claim 21 wherein the portable consumer device includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 32. (currently amended) A computer readable medium comprising code executable by ~~one or more digital computers~~ a host server computer to implement a method comprising:

receiving information at a host server computer ~~the one or more digital computers~~ about a first pre-existing offline reward program created by a first merchant, wherein the first pre-existing offline reward program provides for a first reward when a first product is purchased at the first merchant;

receiving information at the host server computer ~~one or more digital computers~~ about a second pre-existing offline reward program created by a second merchant, wherein the second pre-existing offline reward program provides a second reward when a second product is purchased at the second merchant; and

using the host server computer ~~one or more digital computers~~, providing for a combination reward program that is linked to the first pre-existing offline reward program and the second pre-existing offline reward program and that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward program is provided by a reward sponsor ~~host organization~~, wherein the first merchant is different than the second merchant, and wherein the combination reward is given to a consumer if the consumer uses a portable consumer device to purchase the first product at the first merchant at a first location and to purchase the second product at the second merchant at a second location, and wherein the first pre-existing offline reward program is capable of running

without being in contact with the host server computer, and wherein the second pre-existing offline reward program is capable of running without being in contact with the host server computer.

Claim 33. (canceled)

Claim 34. (previously presented) The computer readable medium of claim 32 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 35. (currently amended) The computer readable medium of claim 32 wherein the combination reward program is created by the reward sponsor ~~host organization~~ that is affiliated with the first merchant and the second merchant.

Claim 36. (previously presented) The computer readable medium of claim 32 wherein the combination reward program reduces or eliminates the combination reward, if a third product that is different than the first product and the second product, is purchased.

Claim 37. (previously presented) The computer readable medium of claim 32 wherein the combination reward gives the consumer access to a special program earlier than another consumer that has not purchased the first product and the second product.

Claim 38. (canceled)

Claim 39. (previously presented) The computer readable medium of claim 32 wherein the method further comprises:

 sending code for the combination reward program to a first access device operated by the first merchant and a second access device operated by the second merchant.

Claim 40. (previously presented) The computer readable medium of claim 39 wherein the portable consumer device is a smartcard that conforms to ISO standard 7816,

wherein the smartcard includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 41. (previously presented) The computer readable medium of claim 32 wherein the combination reward is of greater value than the first reward or the second reward.

Claim 42. (previously presented) The method of claim 21 wherein the combination reward is of greater value than the first reward or the second reward.

Claim 43. (new) The method of claim 21, wherein the host server computer is hosted by a credit card processing company.

Claim 44. (new) The method of claim 21, wherein the reward sponsor is a credit, debit, or smart card issuer.

Claim 45. (new) The method of claim 28, wherein the special program is a reward program provided by a credit card processing company.

Claim 46. (new) The method of claim 21, wherein the portable consumer device is a mobile phone with a microprocessor that communicates with a card acceptance device.

Claim 47. (new) The method of claim 21, wherein each portable consumer device is associated with a different consumer.

Claim 48. (new) The method of claim 21, wherein each portable consumer device is embossed with consumer identification information.